Case 18-21065 Doc 1 Filed 07/27/18 Entered 07/27/18 11:14:26 Desc Main Document Page 1 of 44 United States Bankruptcy Court

Northern District of Illinois, Eastern Division

IN RE:

Gawlinski, Kevin M

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

Number of Creditors _____18

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: July 27, 2018

/s/ Kevin M. Gawlinski
Debtor

Joint Debtor

Adventist DBA IHAV 11 Salt Creek Ln Hinsdale, IL 60521-2990

Adventist Hinsdale Hospital 120 N Oak St Hinsdale, IL 60521-3829

American Express PO Box 0001 Los Angeles, CA 90096-8000

Bank Of America c/o Blitt & Gaines P.C. 661 Glenn Ave Wheeling, IL 60090-6017

Barclay Credit Card PO Box 60517 City of Industry, CA 91716-0517

Chase Bank PO Box 15123 Wilmington, DE 19850-5123

Demorest Consultants 1111 Superior St Melrose Park, IL 60160-4138 Dupage Pathology Associates 120 N Oak St Hinsdale, IL 60521-3829

GMAC Financial Leasing PO Box 100 Williamsville, NY 14231-0100

Illinois Dermatology Institute 901 N Elm St Ste 250 Hinsdale, IL 60521-3647

Loyola University Medical Center 6800 N Frontage Rd Burr Ridge, IL 60527-7819

Medicredit PO Box 1629 Maryland Heights, MO 63043-0629

Metra Triangle c/o Kovitz Shifrin Nesbit 175 N Archer Ave Mundelein, IL 60060-2301

Ninety7Fifty on the Park 9750 Crescent Park Cir Orland Park, IL 60462-7540 Stanley and Evelyn Gawlinski 11215 79th St Burr Ridge, IL 60527-5153

TJX Rewards / Syncb PO Box 530949 Atlanta, GA 30353-0949

Vicki Gawlinski c/o Kirsten Steeves 300 E Main St Peotone, IL 60468-9238

Vios Fertility Institute PO Box 14000 Belfast, ME 04915-4033

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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in	a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Kevin First name M Middle name	First name Middle name	
	Bring your picture identification to your meetin with the trustee.	g Gawlinski Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, II	1)
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-6931		

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Case number (if known)

Debtor 1 Gawlinski, Kevin M

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names		■ I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs				
5.	Where you live	11215 79th St	If Debtor 2 lives at a different address:				
		Burr Ridge, IL 60527-5153 Number, Street, City, State & ZIP Code Cook	Number, Street, City, State & ZIP Code				
		County	County				
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.				
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code				
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)				

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Document Case number (if known) Debtor 1 Gawlinski, Kevin M

Par	Tell the Court About	Your Ban	kruptcy Ca	se							
7.	The chapter of the Bankruptcy Code you are				each, see <i>Notice Required by 11</i> and check the appropriate box.	J.S.C. § 342(b) for Individuals Filing for Bankruptcy (Fo					
	choosing to file under	☐ Cha	☐ Chapter 7								
		☐ Cha	pter 11								
		☐ Cha	pter 12								
		■ Cha	pter 13								
8.	How you will pay the fee	— al If	oout how yo	u may pay. Typica ey is submitting yo	ally, if you are paying the fee yourse	with the clerk's office in your local court for more details If, you may pay with cash, cashier's check, or money order orney may pay with a credit card or check with a					
						sign and attach the Application for Individuals to Pay Th					
			· ·	Installments (Official	, , , , , , , , , , , , , , , , , , ,	nly if you are filing for Chapter 7. By law, a judge may, bu					
		no yo	ot required to our family si	o, waive your fee, ze and you are un	and may do so only if your income	is less than 150% of the official poverty line that applies If you choose this option, you must fill out the <i>Applicatic</i>					
9.	Have you filed for bankruptcy within the last	■ No.									
	8 years?	☐ Yes.	District		VAII.	0					
			District		When	Case number					
			District		When	Case number					
			District		When	Case number					
10.	Are any bankruptcy cases pending or being filed by	■ No									
	a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.									
			Debtor			Relationship to you					
			District		When	Case number, if known					
			Debtor			Relationship to you					
			District		When	Case number, if known					
 11.	Do you rent your	■ No.	Go to	line 12.							
	residence?	☐ Yes.	Has yo	our landlord obtair	ned an eviction judgment against y	vou?					
				No. Go to line 12	2.						
				Yes. Fill out <i>Initia</i> bankruptcy petiti		Igment Against You (Form 101A) and file it as part of thi					

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Deb	tor 1 Gawlinski, Kevin	M	Document Page 8 of 44 Case number (if known)	
Part	3: Report About Any Bu	sinesses Yo	ı Own as a Sole Proprietor	
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.	
		☐ Yes.	Name and location of business	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership,		Name of business, if any	
	or LLC. If you have more than one		Number, Street, City, State & ZIP Code	
	sole proprietorship, use a separate sheet and attach it to this petition.		Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above	
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines. I	ng under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 1 (1)(B).	1
	For a definition of small	■ No.	I am not filing under Chapter 11.	
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.	
		☐ Yes.	I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.	
art	Report if You Own or	Have Any H	zardous Property or Any Property That Needs Immediate Attention	
14.	Do you own or have any property that poses or is	■ No.		

alleged to pose a threat of \square Yes. imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 Gawlinski, Kevin M Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about

credit counseling because of:

П Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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)eb	otor 1	Gawlinski, Kevin N	М			Case numb	er (if known)				
ar	t 6:	Answer These Questic	ons for Re	porting Purp	oses						
6.		kind of debts do nave?	16a.			er debts? Consumer debts are definitly, or household purpose."	ned in 11 U	J.S.C.§ 101(8) as "incurred by an			
				☐ No. Go to line 16b.							
				Yes. Go t	to line 17.						
			16b.			debts? Business debts are debts to the operation of the business or it		urred to obtain money			
				☐ No. Go to	line 16c.						
				☐ Yes. Go t	to line 17.						
			16c.	State the type	e of debts you owe that a	are not consumer debts or business	debts				
7.		rou filing under oter 7?	■ No.	I am not filing	g under Chapter 7. Go t	o line 18.					
any exempt property is excluded and administrative expenses		☐ Yes.	Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?								
		-		□ No							
	availa	aid that funds will be able for distribution secured creditors?		☐ Yes							
8.		many Creditors do	■ 1-49			<u> </u>		25,001-50,000			
	owe?	estimate that you	□ 50-99			□ 5001-10,000 □ 10,001-25,000		50,001-100,000 More than100,000			
			☐ 100-19 ☐ 200-99			1 0,001-25,000		note than 100,000			
9.		much do you	□ \$0 - \$9	50,000		□ \$1,000,001 - \$10 million		\$500,000,001 - \$1 billion			
	be we	nate your assets to orth?		01 - \$100,000		□ \$10,000,001 - \$50 million		\$1,000,000,001 - \$10 billion			
				001 - \$500,00 001 - \$1 millio	•	□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million		\$10,000,000,001 - \$50 billion More than \$50 billion			
			ω ψ500,0		//II						
0.		much do you nate your liabilities to	□ \$0 - \$9			□ \$1,000,001 - \$10 million		\$500,000,001 - \$1 billion			
	be?	iate your madmines to		001 - \$100,000 001 - \$500,00		□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million		\$1,000,000,001 - \$10 billion \$10,000,000,001 - \$50 billion			
				001 - \$500,00 001 - \$1 millio	•	□ \$100,000,001 - \$500 million		More than \$50 billion			
ar	t 7:	Sign Below									
	you		I have eva	amined this no	atition and I declare under	er penalty of perjury that the informat	tion provide	d is true and correct			
J i	you			·	•	. , , , ,	•	ontor 7 11 12 or 12 of title 11 Unite			

States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Kevin M. Gawlinski Signature of Debtor 2 Kevin M Gawlinski Signature of Debtor 1 Executed on July 27, 2018 Executed on MM / DD / YYYY MM / DD / YYYY Case 18-21065 Doc 1 Filed 07/27/18 Entered 07/27/18 11:14:26 Desc Main Document Page 11 of 44 Case number (if known)

Debtor 1 Gawlinski, Kevin M

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ I nomas Drexier	Date	July 27, 2018	
Signature of Attorney for Debtor		MM / DD / YYYY	
Thomas Davids			
Thomas Drexler			
Printed name			
Law Office of Thomas W. Drexler			
Firm name			
221 N La Salle St Ste 1600			
Chicago, IL 60601-1431			
Number, Street, City, State & ZIP Code			
		118 1 1	
Contact phone	Email address	td@drexlaw.com	
03121682			
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	Cas	se 18-210	65	Doc 1		07/27/18 ument	Entered 07/		:14:2	26 Des	sc N	1ain
	Fill in this	information	to ide	ntify your cas				-				
Deb	otor 1	Kevin M C	awli									
	otor 2 use, if filing)	First Name			lle Name		Last Name		_			
Unit	ed States Bank	kruptcy Court	for the	e: NORTHEI	RN DISTI	RICT OF ILLIN	NOIS, EASTERN DIV	ISION				
Cas	e number						-					Check if this is an amended filing
SC n ead		A/B: I	Pro	ribe items. List			n asset fits in more tha are filing together, bot					
nforr		space is neede		•			top of any additional p					
Part	1: Describe Ea	ach Residence	, Build	ling, Land, or O	ther Real	Estate You Ow	n or Have an Interest li	n				
	No. Go to Part 2	2.	equita	able interest in a	any reside	nce, building,	land, or similar proper	ty?				
1.1					What	is the property	? Check all that apply					
	11215 79th Street address, if		descrip	otion	- ₋	Single-family had build		the a	mount o	of any secured	d claim	exemptions. Put is on Schedule D: ured by Property.
	Burr Ridge	IL Star		60527-5153 ZIP Code	- 0	Manufactured Land Investment pro	or mobile home		e prope	ue of the erty?		rent value of the ion you own? \$158,333.00
					Who	Timeshare Other has an interest	in the property? Check	(suc	h as fee			vnership interest by the entireties, or
						Debtor 1 only		Ten	ancy	in Commo	on	
	Cook County	ty			- □ □ ■ Other		Debtor 2 only f the debtors and anothe ou wish to add about the	er 🗀	(see inst	,	munit	y property
					prope	erty identification	on number:					

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages

you have attached for Part 1. Write that number here.....=>

on their credit

\$158,333.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Property titled to debtor and Stanley and Evelyn Gawlinski, purchased

Debtor 1	Gawlinski, Kevi	in M	Document	Page 13	OT 44 Case	number (if known)		
3. Cars, va	ns, trucks, tractors,	sport utility vehic	cles, motorcycles					
□ No								
Yes								
3.1 Make	e: Cadillac XT		Who has an interest i	n the property? Che	ck one	the amount of any	secured clai	or exemptions. Put ms on <i>Schedule D:</i>
Mod			Debtor 1 only			Creditors Who Ha	ve Claims Se	ecured by Property.
Year			Debtor 2 only			Current value of		rrent value of the
	oximate mileage:		Debtor 1 and Debto	•		entire property?	po	rtion you own?
	er information:	معمدا الم	☐ At least one of the o	debtors and another				
	se only, estimate ue shown	ed lease	Check if this is co	mmunity property		\$10,500	0.00	\$0.00
			or all of your entries					\$0.00
you ha	e attached for Part	2. Write that numb	per here			=>		\$0.00
Part 3: De	scribe Your Personal a	and Household Item	s					
·	, ,	·	est in any of the foll	owing items?			porti on Do no	ent value of the on you own? ot deduct secured s or exemptions.
Example □ No □	old goods and furnises: Major appliances, Describe		ina, kitchenware					
	Us	sual Compleme	nt of Household	Goods				\$700.00
□ No	es: Televisions and ra including cell pho Describe	nes, cameras, med	stereo, and digital equi dia players, games rental, computer	ipment; computers,	printers, scan	ners; music collec	itions; electi	ronic devices \$1,350.00
Example No		rines; paintings, prin orabilia, collectibles	nts, or other artwork; b	ooks, pictures, or c	other art objects	s; stamp, coin, or l	oaseball car	rd collections; other
Example No	ent for sports and hoes: Sports, photograph instruments Describe		ther hobby equipment	; bicycles, pool tabl	les, golf clubs,	skis; canoes and	kayaks; car _l	pentry tools; musical
■ No		otguns, ammunitior	n, and related equipm	nent				

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Case 18-21065 Filed 07/27/18 Entered 07/27/18 11:14:26 Document Page 14 of 44 . Case number (if known) Debtor 1 Gawlinski, Kevin M 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No ■ Yes. Describe..... Usual Complement of Men's Clothing \$450.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses □ No ■ Yes. Describe..... Family pet, dog \$0.00 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for \$2,500.00 Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Cash \$50.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: Yes..... Checking Account Chase Bank \$1,500.00 17.1. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture □ No ■ Yes. Give specific information about them..... Name of entity: % of ownership: Cafe Au Parc, LLC, not operated since Nov. 100.00 \$0.00 % 2015, no value net of debt

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Case number (if known) Document Debtor 1 Gawlinski, Kevin M 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years......

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☐ Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☐ Yes. Give specific information..

	Case 18-21065	Doc 1	Filed 07/27/18	Entered 07/27/18 11:14:26	Desc Main
Debtor 1	Gawlinski, Kevin M		Document	Page 16 of 44 Case number (if known)	
	ests in insurance policies	ingurance; he	oolth ooyinga account (US	SA); credit, homeowner's, or renter's insurance	
□ No	ipies. Health, disability, of life	insurance, ne	ealth Savings account (HS	one, credit, nomeowners, or renters insurance	
■ Yes	s. Name the insurance compar	ny of each pol	icy and list its value.		
	Com	pany name:		Beneficiary:	Surrender or refund value:
	Stat	te Farm Life	e, term only		\$0.00
	nterest in property that is d			d rance policy, or are currently entitled to receive p	property because someone has
died.	rate the beneficiary of a living	ilusi, expeci	proceeds from a me msu	railee policy, or are currently entitled to receive p	oroperty because someone has
■ No					
☐ Yes	s. Give specific information				
33 Claim	e against third parties, whe	other or not w	you have filed a lawsuit	or made a demand for payment	
	nples: Accidents, employment				
■ No					
☐ Yes	s. Describe each claim				
	contingent and unliquidate	ed claims of	every nature, including	counterclaims of the debtor and rights to s	et off claims
■ No					
⊔ Yes	s. Describe each claim				
	inancial assets you did not	already list			
■ No	0:				
⊔ Yes	s. Give specific information				
36. Add	the dollar value of all of yo	our entries fr	om Part 4, including an	y entries for pages you have attached for	\$4.550.00
Part	4. Write that number here				\$1,550.00
Part 5: D)escribe Any Rusiness-Related	Property You	Own or Have an Interest I	In. List any real estate in Part 1.	
_ '	ı own or have any legal or equi So to Part 6.	itable interest	in any business-related pr	operty?	
_	Go to line 38.				
— 163.	Go to line 30.				
	Describe Any Farm- and Commo			n or Have an Interest In.	
46. Da va	baya any lanal ar	onvitable in	toroot in only form or o	ammanaial fishing valeted property?	
	o. Go to Part 7.	equitable in	terest in any farm- or co	ommercial fishing-related property?	
`	es. Go to line 47.				
Part 7:	Describe All Property You	Own or Have a	an Interest in That You Dic	l Not List Above	
53 Do vo	ou have other property of ar	ny kind you	did not alroady list?		
	mples: Season tickets, country				
■ No					
☐ Yes	s. Give specific information				
54. Add	the dollar value of all of vo	our entries fr	om Part 7. Write that nu	umber here	\$0.00
					, , , , , , , , , , , , , , , , , , ,

Official Form 106A/B Schedule A/B: Property page 5

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Case number (if known) Document Debtor 1 Gawlinski, Kevin M

Part	8: List the Totals of Each Part of this Form				
55.	Part 1: Total real estate, line 2				\$158,333.00
56.	Part 2: Total vehicles, line 5		\$0.00	_	_
57.	Part 3: Total personal and household items, line 15		\$2,500.00		
58.	Part 4: Total financial assets, line 36	'	\$1,550.00		
59.	Part 5: Total business-related property, line 45		\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52		\$0.00		
61.	Part 7: Total other property not listed, line 54	+	\$0.00		
62.	Total personal property. Add lines 56 through 61		\$4,050.00	Copy personal property total	\$4,050.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62				\$162,383.00

Official Form 106A/B Schedule A/B: Property page 6 Case 18-21065 Doc 1 Filed 07/27/18 Entered 07/27/18 11:14:26 Desc Main

		1700000	III FAUE 10 UI 44	
Fill in this	s information to identif	y your case:		
Debtor 1	Kevin M Gawlins	ki		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTERN DIVI	SION
Case number _				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exemp	otions are vo	u claiming?	? Check one only	, even if v	our spouse is filin	g with	vou.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	unt of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Chec	k only one box for each exemption.	
11215 79th St	\$158,333.00		\$15,000.00	735 ILCS 5/12-901
Burr Ridge IL, 60527-5153 County: Cook County Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
Usual Complement of Household Goods	\$700.00	•	\$700.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
4 tv's, cellphone rental, computer Line from Schedule A/B 7.1	\$1,350.00		\$1,300.00	735 ILCS 5/12-1001(b)
Line Holl Schedule A/E. 1.1			100% of fair market value, up to any applicable statutory limit	
Usual Complement of Men's Clothing	\$450.00	•	\$450.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit	
Cash Line from Schedule A/B 16.1	\$50.00	•	\$50.00	735 ILCS 5/12-1001(b)
Line from Scredule A/D. 10.1			100% of fair market value, up to any applicable statutory limit	

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Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
Chase Bank Line from Schedule A/B 17.1	\$1,500.00		\$1,500.00	735 ILCS 5/12-1001(b)
Line Holl Schedule A/D. 17.1			100% of fair market value, up to any applicable statutory limit	
Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every 3 No			on or after the date of adjustment.)	
☐ Yes. Did you acquire the property covere	d by the exemption withir	1,21	5 days before you filed this case?	

3.

No

Yes

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Fill in this information to id	entify your case:				
Debtor 1 Kevin M Gaw	dinaki				
Debtor 1 Kevin M Gaw		ast Name		.	
Debtor 2					
(Spouse if, filing) First Name	Middle Name L	ast Name			
United States Bankruptcy Court for the	he: NORTHERN DISTRICT OF ILLING	OIS, EASTER	RN DIVISION		
Casa mumban					
Case number (if known)				☐ Check	if this is an
					led filing
				amend	led illing
Official Form 106D					
	· · · · · · · · · · · · · · · · · · ·		l. D		
Schedule D: Credito	rs Who Have Claims Se	<u>ecured</u>	by Propert	У	12/15
	e. If two married people are filing together, b				
needed, copy the Additional Page, fill it	out, number the entries, and attach it to this	torm. On the	top of any additional	pages, write your name	and case number (if
Do any creditors have claims secured	hy your property?				
■ No. Check this box and submit	t this form to the court with your other sche	dules. You ha	ave nothing else to re	port on this form.	
Yes. Fill in all of the information	n below.				
Part 1: List All Secured Claims					
<u> </u>	an mare then are accurred plain list the areditor	r oon orotoly	Column A	Column B	Column C
	as more than one secured claim, list the creditor has a particular claim, list the other creditors in I		Amount of claim	Value of collateral	Unsecured
	petical order according to the creditor 's name.		Do not deduct the	that supports this	portion
OMAC Financial Landing	Describe the manager that account the	-1-1	value of collateral.	claim	If any
2.1 GMAC Financial Leasing Creditor's Name	Describe the property that secures the		\$0.00	\$10,500.00	\$0.00
Creditor's Name	2017 Cadillac XT	-1			
	Lease only, estimated lease va	aiue			
PO Box 100	As of the date you file, the claim is: Che	ck all that			
Williamsville, NY	apply.	ok ali tilat			
14231-0100	_ Contingent				
Number, Street, City, State & Zip Code	☐ Unliquidated				
	☐ Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only	An agreement you made (such as mor	tgage or secur	red		
Debtor 2 only	car loan)				
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechai	nic's lien)			
☐ At least one of the debtors and anothe	r U Judgment lien from a lawsuit	,			
☐ Check if this claim relates to a	Other (including a right to offset)				
community debt	· · · · · · · · · · · · · · · · · · ·				
Date debt was incurred	Last 4 digits of account number	7857			
2.2 Stanley and Evelyn	B		\$375,000.00	\$475,000.00	\$0.00
Gawlinski Creditor's Name	Describe the property that secures the	ciaim:	\$373,000.00	\$475,000.00	
Creditor's Name	11215 79th St, Burr Ridge, IL				
	60527-5153				
	Property titled to debtor and Stanley and Evelyn Gawlinski,				
	purchased on their credit	'			
11215 79th St	As of the date you file, the claim is: Che	ck all that			
Burr Ridge, IL	apply.				
60527-5153	_ Contingent				
Number, Street, City, State & Zip Code	Unliquidated				
Miles source the 111200:	☐ Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only	An agreement you made (such as mor	tgage or secur	red		
Debtor 2 only	car loan)				
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechan	nic's lien)			
☐ At least one of the debtors and another	r Judgment lien from a lawsuit				

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Debtor 1	Kevin M Gawlins	ki		Case number (if know)	
	First Name	Middle Name	Last Name		
	f this claim relates to a unity debt	Other (including	ng a right to offset)		
Date debt v	was incurred	Last 4 dig	gits of account number		
Add the do	llar value of your entrie	es in Column A on this pag	ge. Write that number here:	\$375,000.00]
	e last page of your form number here:	n, add the dollar value tota	Is from all pages.	\$375,000.00	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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		Docume	nt Page 22 (of 44		
Fill in this info	ormation to identify your	case:				
Debtor 1	Kevin M Gawlinsk	i				
	First Name	Middle Name	Last Name			
Debtor 2					Til	
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTER	RN DIVISION	n	
Case number						
(if known)					☐ Check	if this is an
					amend	led filing
Official Forn	106E/E					
		no Have Unsecu	rod Claime			12/15
		Part 1 for creditors with PR		2 for graditors with NONI	PIODITY eleime Lie	
D: Creditors Who H the Continuation Pa case number (if kno	ave Claims Secured by Pro age to this page. If you have	ed Leases (Official Form 10 perty. If more space is need a no information to report in ecured Claims	ded, copy the Part you n	eed, fill it out, number the	entries in the boxes	on the left. Attach
Do any credito	ors have priority unsecured	claims against you?				
☐ No. Go to P	art 2.					
Yes.						
possible, list the	e claims in alphabetical order one creditor holds a particula	both priority and nonpriority a according to the creditor 's na r claim, list the other creditors e the instructions for this form	ame. If you have more that in Part 3.	an two priority unsecured cla		
2.1 Vicki G	awlinski	Last 4 digits of	account number	\$7,233.48	\$7,233.48	\$0.00
Priority Cre	editor's Name sten Steeves	When was the d	debt incurred?		- +-,=	
300 E N	lain St e, IL 60468-9238					
	treet City State Zlp Code	As of the date y	ou file, the claim is: Che	eck all that apply		
Who incurred	d the debt? Check one.	☐ Contingent				
Debtor 1 o	only	☐ Unliquidated				
Debtor 2 o	only	☐ Disputed				
Debtor 1 a	and Debtor 2 only	Type of PRIORI	TY unsecured claim:			
_	ne of the debtors and another	■ Domestic sup	oport obligations			
☐ Check if t	his claim is for a communi	tv debt	ertain other debts you owe	e the government		
	subject to offset?	<u> </u>	eath or personal injury whi	=		
■ No	•	Other. Specif	fy			
☐ Yes						
Part 2: List Al	I of Your NONPRIORITY	Uneacured Claims				
	ors have nonpriority unsecu					
•		rt. Submit this form to the cou	rt with your other schedule	es		
Yes.			, 52 24 253441			
unsecured clair	n, list the creditor separately	ms in the alphabetical orde for each claim. For each clain t the other creditors in Part 3.	n listed, identify what type	of claim it is. Do not list cla	ims already included i	n Part 1. If more

Total claim

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Debtor 1 Gawlinski, Kevin M Case number (if know) 4.1 \$328.21 Adventist DBA IHAV Last 4 digits of account number 1300 Nonpriority Creditor's Name When was the debt incurred? 11 Salt Creek Ln Hinsdale, IL 60521-2990 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.2 **Adventist Hinsdale Hospital** Last 4 digits of account number 4100 \$3,073.00 Nonpriority Creditor's Name When was the debt incurred? 120 N Oak St Hinsdale, IL 60521-3829 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans \square Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.3 Last 4 digits of account number \$3,992.98 American Express 6009 Nonpriority Creditor's Name When was the debt incurred? PO Box 0001 Los Angeles, CA 90096-8000 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed \square At least one of the debtors and another Type of NONPRIORITY unsecured claim: ☐ Student loans \square Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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Debtor 1 Gawlinski, Kevin M Case number (if know) \$37,000.00 4.4 Bank Of America Last 4 digits of account number 4676 Nonpriority Creditor's Name When was the debt incurred? c/o Blitt & Gaines P.C. 661 Glenn Ave Wheeling, IL 60090-6017 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.5 **Barclay Credit Card** Last 4 digits of account number 5861 \$1,771.25 Nonpriority Creditor's Name When was the debt incurred? PO Box 60517 City of Industry, CA 91716-0517 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans \square Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.6 **Chase Bank** Last 4 digits of account number \$25,178.00 2811 Nonpriority Creditor's Name When was the debt incurred? PO Box 15123 Wilmington, DE 19850-5123 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans \square Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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Debtor 1 Gawlinski, Kevin M Case number (if know) 4.7 \$150.00 **Demorest Consultants** Last 4 digits of account number 0200 Nonpriority Creditor's Name When was the debt incurred? 1111 Superior St Melrose Park, IL 60160-4138 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.8 Last 4 digits of account number 7800 **Dupage Pathology Associates** \$125.96 Nonpriority Creditor's Name When was the debt incurred? 120 N Oak St Hinsdale, IL 60521-3829 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans \square Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.9 Last 4 digits of account number \$272.21 **Illinois Dermatology Institute** 8600 Nonpriority Creditor's Name When was the debt incurred? 901 N Elm St Ste 250 Hinsdale, IL 60521-3647 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed \square At least one of the debtors and another Type of NONPRIORITY unsecured claim: ☐ Student loans \square Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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Case number (fr know)

Debtor	Gawlinski, Kevin M	Case number (f know)	
4.10	Loyola University Medical Center	Last 4 digits of account number 9800	\$451.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	6800 N Frontage Rd Burr Ridge, IL 60527-7819 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	
4.11	Medicredit Nonpriority Creditor's Name	Last 4 digits of account number 5126	\$2,920.00
		When was the debt incurred?	
	PO Box 1629		
	Maryland Heights, MO 63043-0629 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	The of the date year me, the claim is. offeen an that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	_	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	Other. Specify	
4.12	Metra Triangle	Last 4 digits of account number 4111	\$32,038.00
	Nonpriority Creditor's Name c/o Kovitz Shifrin Nesbit	When was the debt incurred?	
	175 N Archer Ave	.	
	Mundelein, IL 60060-2301	As of the date vary file, the claim in Check all that apply	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	Пол	
		☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	
		— Other, Specify	

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Debioi	Gawiinski, Kevin M	Case number (if know)	
4.13	Ninety7Fifty on the Park Nonpriority Creditor's Name	Last 4 digits of account number	\$2,605.00
	Nonpholity Cleditor's Name	When was the debt incurred?	
	9750 Crescent Park Cir Orland Park, IL 60462-7540		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.14	TJX Rewards / Syncb	Last 4 digits of account number 9009	\$824.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	PO Box 530949	when was the debt incurred?	
	Atlanta, GA 30353-0949		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.15	Vios Fertility Institute	Last 4 digits of account number	\$973.00
	Nonpriority Creditor's Name		
	PO Box 14000	When was the debt incurred?	
	Belfast, ME 04915-4033		
	Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 Gawlinski, Kevin M

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	7,233.48
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	7,233.48
	6f.	Student loans	6f.	\$	Total Claim 0.00
Total claims				Ψ	0.00
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	111,702.61
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	111,702.61

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			111 FAUE / 3 (1) 44
Fill in th	nis information to identi	fy your case:	
Debtor 1	Kevin M Gawlins	ski	
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTERN DIVISION
Case number			
(if known)			

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 GMAC Financial Leasing
PO Box 100
Williamsville, NY 14231-0100

State what the contract or lease is for
2017 Cadillac XT

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	Case 10 21000	Docume Docume	ent Page 30 of	f ΔΔ	Desc Main
F	ill in this information to identi				
Debtor 1	Kevin M Gawlins				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fil	ling) First Name	Middle Name	Last Name		
	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTERN	N DIVISION	
Case num	ah a r				
(if known)					☐ Check if this is an amended filing
Officia	al Form 106H				
	dule H: Your Cod	obtore			40/45
SCHE	dule II. Tour Cou	enioi 2			12/15
ase num	per the entries in the boxes on ber (if known). Answer every of you have any codebtors? (If	question.		, ,	Pages, write your name and
■ No					
☐ Ye					
	thin the last 8 years, have you ornia, Idaho, Louisiana, Nevada				and territories include Arizona,
_	o. Go to line 3. s. Did your spouse, former spou	se, or legal equivalent live w	ith you at the time?		
line 2 106D)	olumn 1, list all of your codebt 2 again as a codebtor only if th), Schedule E/F (Official Form mn 2.	nat person is a guarantor	or cosigner. Make sure	you have listed the creditor	on Schedule D (Official Form
	Column 1: Your codebtor Name, Number, Street, City, State and 2	ZIP Code		Column 2: The creditor to Check all schedules that	o whom you owe the debt apply:
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			-	
	City	State	ZIP Code		
3.2				☐ Schedule D, line	
<u> </u>	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			-	

State

City

ZIP Code

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EII	in this information to	dontify									
	in this information to i	Kevin M Gaw									
00.		Reviii ivi Gav	/IIII3KI			-					
	otor 2 puse, if filing)					-					
Uni	ted States Bankruptc	y Court for the:	NORTHERN DISTRIC	CT OF ILLINOIS, EAST	ERN	_					
	se number			_			Check	if this is:			
(lf kr	nown)						_	amende	Ū		
_									ent showing of the follov	g postpetition of ving date:	chapter 13
0	fficial Form 1	1061					M	M / DD/ Y	YYY		
S	chedule I: Y	our Inco	me								12/1
spo atta	use. If you are separ ch a separate sheet t1: Describe I	ated and your to this form. O	re married and not filin spouse is not filing wit n the top of any additio	h you, do not include	informa	ation a	about yo	ur spou	se. If more	e space is ne	eded,
1.	Fill in your employ information.	ment		Debtor 1				Debtor 2	or non-fi	ling spouse	
	If you have more tha		Employment status	■ Employed				☐ Emple	oyed		
	attach a separate pa information about a employers.	0	Employment status	☐ Not employed				☐ Not e	mployed		
	Include part-time, se	easonal or	Occupation								
	self-employed work.	oacona, ci	Employer's name	Rangam Consul	tants. I	nc.					
	Occupation may incohomemaker, if it app		Employer's address	270 Davidson Av Somerset, NJ 08							
			How long employed th	nere? 7 month	s			_			
Pai	t 2: Give Deta	ils About Mont	thly Income								
	mate monthly incom ss you are separated.	e as of the dat	e you file this form. If yo	ou have nothing to repo	rt for any	y line,	write \$0	in the spa	ace. Includ	e your non-filir	ng spouse
	u or your non-filing spo ce, attach a separate s		than one employer, comb	oine the information for	all emplo	oyers f	for that po	erson on	the lines b	elow. If you ne	eed more
						ı	For Debt	or 1		btor 2 or ng spouse	
2.			, and commissions (be lculate what the monthly w		2.	\$_	10,2	270.00	\$	N/A	
3.	Estimate and list n	nonthly overtin	me pay.		3.	+\$_		0.00	+\$	N/A	
4.	Calculate gross Inc	come. Add line	2 + line 3.		4.	\$	10 27	0.00	\$	N/A	

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Debto	r 1	Gawlinski, Kev	/in M	_	Case	e number (if known)			
					Fo	r Debtor 1	For Debtor		
	Сор	y line 4 here		4.	\$_	10,270.00	\$	N/A	
5.	List	all payroll deduct	ions:						
	5a.	Tax, Medicare,	and Social Security deductions	5a.	\$	2,764.67	\$	N/A	
	5b.	Mandatory conf	tributions for retirement plans	5b.	\$	0.00	\$	N/A	•
	5c.	Voluntary contr	ributions for retirement plans	5c.	\$	0.00	\$	N/A	•
	5d.	Required repay	ments of retirement fund loans	5d.	\$	0.00	\$	N/A	•
	5e.	Insurance		5e.	\$ _	501.80	\$	N/A	•
	5f.	Domestic suppo	ort obligations	5f.	\$	1,741.39	\$	N/A	•
	5g.	Union dues		5g.	\$	0.00	\$	N/A	
	5h.	Other deduction	ns. Specify:	5h.⊣	- \$_	0.00	+ \$	N/A	
			ctions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$_	5,007.86	\$	N/A	
7.	Calc	culate total month	ly take-home pay. Subtract line 6 from line 4.	7.	\$_	5,262.14	\$	N/A	
	List 8a.	Net income from profession, or fa Attach a stateme receipts, ordinary	ent for each property and business showing gross y and necessary business expenses, and the total	90	Ф	0.00	o	N/A	
	Oh	monthly net inco		8a.	\$_ \$	0.00	\$	N/A	
	8b. 8c.	Interest and div	payments that you, a non-filing spouse, or a dependent	8b.	Ф_	0.00	\$	N/A	
	oc.	regularly receive Include alimony,	spousal support, child support, maintenance, divorce	•	•		•		
	0.1		property settlement.	8c.	\$_	0.00	\$	N/A	•
	8d.	Unemployment	•	8d.	\$ \$	0.00	\$	N/A	
	8e. 8f.	Social Security	ent assistance that you regularly receive	8e.	Ψ_	0.00	Φ	N/A	
	OI.	Include cash ass that you receive,	sistance that you regularly receive isistance and the value (if known) of any non-cash assistance such as food stamps (benefits under the Supplemental nce Program) or housing subsidies.	8f.	\$	0.00	\$	N/A	
	8g.	Pension or retir	rement income	— 8g.	\$	0.00	\$	N/A	
	8h.	Other monthly i	income. Specify:	8h.+	- \$_	0.00	+ \$	N/A	
9.	Add	all other income.	Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	0.00	\$	N/A	
10	Calc	culate monthly inc	come. Add line 7 + line 9.	10. \$		5,262.14 + \$	N/A	= \$	5,262.14
			10 for Debtor 1 and Debtor 2 or non-filing spouse.	ΙΟ. Ψ		<u>3,202.14</u> · Ψ_	11/14	-	3,202.14
11.	State Inclu	e all other regular ade contributions from the friends or relatives not include any amo	contributions to the expenses that you list in Schedule som an unmarried partner, members of your household, your de	epender				+\$	0.00
			e last column of line 10 to the amount in line 11. The resune Summary of Schedules and Statistical Summary of Certain					\$	5,262.14
	Do y □	you expect an incr No.	rease or decrease within the year after you file this form?	•				Combin monthly	ed income
		Yes. Explain:	Debtor is not paid for 12 holdays per year. Debtor is allowed 2 weeks vacation, but it is un Pursuant to consultancy agreement with Ranga of every 2 year period. Debtor is scheduled to le	m Co				c 3 mont	hs out

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Fill in this info	rmation to identify your case:			
Debtor 1	Kevin M Gawlinski	c	heck if this is: An amended filing	
Debtor 2 (Spouse, if filing			A supplement show expenses as of the	ving postpetition chapter 13 following date:
	ankruptcy Court for the: NORTHERN DISTRICT OF ILLIN EASTERN DIVISION	OIS,	MM / DD / YYYY	
Case number (If known)				
	Form 106J			
	Ile J: Your Expenses ete and accurate as possible. If two married people are	filing together, both are on	ually recognished for	12/1
information. (if known). And Part 1:	If more space is needed, attach another sheet to this for nswer every question. escribe Your Household			
	joint case?			
	So to line 2. Does Debtor 2 live in a separate household?			
	□ No □ Yes. Debtor 2 must file Official Form 106J-2, <i>Expenses</i> a	for Separate Householdof De	btor 2.	
2. Do you	have dependents?			
Do not li: Debtor 2	st Debtor 1 and Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not s depende	tate the ints names.	Daughter	14	■ No □ Yes ■ No
		_		☐ Yes ☐ No
				☐ Yes ☐ No
expense	expenses include s of people other than and your dependents?			☐ Yes
Estimate you	stimate Your Ongoing Monthly Expenses or expenses as of your bankruptcy filing date unless your of a date after the bankruptcy is filed. If this is a supplete.			
	nses paid for with non-cash government assistance if a assistance and have included it on Schedule I: Your In 1061.)		Your exp	penses
	tal or home ownership expenses for your residence. In s and any rent for the ground or lot.	clude first mortgage 4	. \$	1,801.00
If not inc	cluded in line 4:			
4a. Re	eal estate taxes	4a	ı. \$	900.00
	operty, homeowner's, or renter's insurance		. \$	200.00
4c. Ho	ome maintenance, repair, and upkeep expenses	40	\$	0.00
	omeowner's association or condominium dues		. \$	0.00
Addition	nal mortgage payments for your residence, such as hon	ne equity loans 5	. \$	0.00

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1	Gawlinski, Kevin M	Case number (if know	vn)
Utilit	ies:		
6a.	Electricity, heat, natural gas	6a. \$	250.00
6b.	Water, sewer, garbage collection	6b. \$	20.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. \$	170.00
6d.	Other. Specify:	6d. \$	0.00
Food	d and housekeeping supplies	7. \$	500.00
	dcare and children's education costs	8. \$	0.00
	hing, laundry, and dry cleaning	9. \$	70.00
	onal care products and services	10. \$	60.00
	ical and dental expenses	11. \$	0.00
	sportation. Include gas, maintenance, bus or train fare.	· · · · · · · · · · · · · · · · · · ·	0.00
	ot include car payments.	12. \$	250.00
	rtainment, clubs, recreation, newspapers, magazines, and books	13. \$	75.00
	ritable contributions and religious donations	14. \$	0.00
	rance.	·	0.00
	ot include insurance deducted from your pay or included in lines 4 or 20.		
	Life insurance	15a. \$	20.00
15b.	Health insurance	15b. \$	0.00
15c.	Vehicle insurance	15c. \$	80.00
	Other insurance. Specify:	15d. \$	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.	· ·	0.00
Spec	sify:	16. \$	0.00
	Illment or lease payments: Car payments for Vehicle 1	17a. \$	421.00
	Car payments for Vehicle 2	17b. \$	
		·	0.00
	Other. Specify:	17c. \$	0.00
	Other. Specify:	17d. \$	0.00
	r payments of alimony, maintenance, and support that you did not re		0.00
	acted from your pay on line 5, Schedule I, Your Income (Official Former payments you make to support others who do not live with you.	1061).	0.00
Spec		φ <u> </u>	0.00
	er real property expenses not included in lines 4 or 5 of this form or o		
20a.	' ' ' '	20a. \$	0.00
	Real estate taxes	20b. \$	0.00
	Property, homeowner's, or renter's insurance	20c. \$	0.00
	•	20d. \$	
	Maintenance, repair, and upkeep expenses	- · · · · · · · · · · · · · · · · · · ·	0.00
	Homeowner's association or condominium dues	20e. \$	0.00
Otne	Pet Care Pet Care	21. +\$	75.00
Calc	ulate your monthly expenses		
22a.	Add lines 4 through 21.	\$	4,892.00
22b.	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 1	06J-2 \$	
	Add line 22a and 22b. The result is your monthly expenses.	<u>\$</u>	4,892.00
	, , ,	Ψ —	4,032.00
	ulate your monthly net income.		
	Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	5,262.14
23b.	Copy your monthly expenses from line 22c above.	23b\$	4,892.00
23c.	Subtract your monthly expenses from your monthly income.		
	The result is your monthly net income.	23c. \$	370.14
For e	ou expect an increase or decrease in your expenses within the year a xample, do you expect to finish paying for your car loan within the year or do you exit ication to the terms of your mortgage?		increase or decrease because o
☐ Y	es. Explain here:		

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Fill in this i	nformation to identify yo	our case:			
Debtor 1	Kevin M Gawlins	ki			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTERN D	IVISION	
Case number					
(if known)					☐ Check if this is an
					amended filing
o =	4005				
Official For	m 106Dec				
Declara	tion About a	ın Individual	Debtor's Sch	hedules	12/15
f two married p	eople are filing together,	both are equally respons	sible for supplying correct	information.	
Vari must file th	is form whonover you fil	a bankruntay aabadulaa a	ar amandad sahadulas Ma	aking a false statement, co	macaling property or
				nes up to \$250,000, or imp	
	18 U.S.C. §§ 152, 1341, 1		. ,	, , , ,	•
Sig	gn Below				
Did you pa	ay or agree to pay some	one who is NOT an attorne	ey to help you fill out bank	kruptcy forms?	
■ No					
INO					
☐ Yes.	Name of person				Petition Preparer's Notice,
				Declaration, and Si	gnature (Official Form 119)
Under pena	alty of perjury, I declare	that I have read the summ	ary and schedules filed w	ith this declaration and	
that they a	re true and correct.				
X /s/ Ke	vin M. Gawlinski		Х		
	M Gawlinski		Signature of De	ebtor 2	
	ure of Debtor 1		Ŭ		

Date ____

Date **July 27, 2018**

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		Docume	nt Page 36 of 44
Fill in th	nis information to identi	fy your case:	
Debtor 1	Kevin M Gawlins	ki	
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTERN DIVISION
Case number (if known)			

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Day	Summorina Vaur Acceta		
Par	t 1: Summarize Your Assets	Your a	assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	158,333.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	4,050.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	162,383.00
Par	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column AAmount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	375,000.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e &chedule E/F	\$	7,233.48
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j &chedule E/F	\$	111,702.61
	Your total liabilities	\$	493,936.09
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income(Official Form 106I) Copy your combined monthly income from line 12 oSchedule I	\$	5,262.14
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,892.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your of	ther schedu	ules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a p purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C§ 159.	ersonal, fa	mily, or household

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the

☐ Check if this is an amended filing

12/15

court with your other schedules.

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Page 37 of 44 Case number (if known) Debtor 1 Gawlinski, Kevin M

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 8. 10,270.00 \$ 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total c	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	7,233.48
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	7,233.48

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	Fill in this	information to ident	ify your case:			
Do	ebtor 1					
De	DIOI I	Kevin M Gawlin First Name	Middle Name	Last Name		
1 -	ebtor 2 ouse if, filing)	First Name	Middle Name	Last Name		
` `					101011	
Un	nited States Bar	kruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS, EASTERN DIV	ISION	
	ase number				-	check if this is an
					a	mended filing
St		of Financial	Affairs for Indivic			4/10
info	ormation. If mo				qually responsible for supply additional pages, write your i	
Pa	rt 1: Give D	etails About Your Ma	arital Status and Where You	Lived Before		
1.	What is your	current marital statu	ıs?			
	☐ Married					
	☐ Not mar	ried				
2.	During the la	st 3 years, have you	lived anywhere other than w	here you live now?		
	■ No					
	☐ Yes. List	all of the places you live	ved in the last 3 years. Do not i	nclude where you live now.		
	Debtor 1 Pri	or Address:	Dates Debtor 1 I	lived Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
3. stat					y property state or territory?	
	_	, , , , , , , , , , , , , , , , , , , ,	.,,,	,	, , , , , , , , , , , , , , , , , , ,	,
	■ No □ Yes. Mal	ke sure vou fill out Sch	edule H: Your Codebtors (Offic	cial Form 106H)		
	Tes. Iviai	ke sure you fill out Scri	edule 11. Tour Codeplors (Offic	dai Foitii 10011).		
Pa	rt 2 Explain	n the Sources of You	r Income			
4.	Fill in the tota If you are filing No	I amount of income yo	nployment or from operating u received from all jobs and a nave income that you receive to	Il businesses, including part-		ar years?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	-	of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$65,569.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	
	or last calendar anuary 1 to Dec	year: cember 31, 2017)	■ Wages, commissions, bonuses, tips	\$114,554.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	
Offic	cial Form 107		Statement of Financial Affa	airs for Individuals Filing for B	ankruptcy	page

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Page 39 of 44 Case number (if known) Document Debtor 1 Gawlinski, Kevin M Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** (before deductions and Check all that apply. Check all that apply. (before deductions exclusions) and exclusions) For the calendar year before that: \$160,823.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips Operating a business Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. П Yes. Fill in the details. **Debtor 1** Debtor 2 **Gross income from** Sources of income Sources of income Gross income Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) For last calendar year: Unemployment \$5,517.00 (January 1 to December 31, 2017) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? \square No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address Dates of payment Was this payment for ... **Total amount** Amount you paid still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a

business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

Yes. List all payments to an insider.

Insider's Name and Address Dates of payment **Total amount** Amount you Reason for this payment paid still owe

Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an

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	insider?							
	Include payments on debts guaranteed or cosig	ned by an insider.						
	No☐ Yes. List all payments to an insider							
	Insider's Name and Address	Dates of payment	Total amount	Amount			this payment	
			paid	still	owe	Include cred	litor's name	
Pai	rt 4: Identify Legal Actions, Repossession	s, and Foreclosures						
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury of and contract disputes.							ons,
	□ No							
	Yes. Fill in the details.							
	Case title Case number	Nature of the case	Court or agency			Status of th	ie case	
	Gawlinski v. Gawlinski	Post Decree	Kankakee Circ	uit Court		■ Pending		
	14 D 278	Divorce				On appe		
						☐ Conclud	ed	
	Metra Triangle v. Cafe Au Parc	Collection	Cook County C	ircuit Co	ırt	■ Dandina		
	2016 M5-4676	Conconon	oook county c	mount oo	41.6	■ Pending □ On appe		
						☐ Conclud		
	Bank of America v. Gawlinski	Collection	Cook County C	ircuit Co	urt	Pending		
	17 M5-4676		,			☐ On appe		
						☐ Conclud		
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below.		rty repossessed, for	reclosed, g	arnish	ed, attached,	seized, or levied?	?
	Creditor Name and Address	Describe the Property			Date		Value of	
		Explain what happened					prop	City
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment beca No Yes. Fill in the details.		uding a bank or fina	ncial institu	ution, s	set off any an	nounts from your	,
	Creditor Name and Address	Describe the action the	creditor took		Date a	action was	Amo	ount
		30.00.			taken		,	
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or an		rty in the possessio	n of an ass	ignee	for the benef	t of creditors, a	
	No							
	☐ Yes							

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Pa	rt 5: List Certain Gifts and Contributions							
13.	Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ■ No □ Yes. Fill in the details for each gift.							
	Gifts with a total value of more than \$600 person	per Describe the gifts	Dates you gave the gifts	Value				
	Person to Whom You Gave the Gift and Address:							
14.	Within 2 years before you filed for bankru ■ No □ Yes. Fill in the details for each gift or cor	ptcy, did you give any gifts or contributions with a atribution.	total value of more than \$	600 to any charity?				
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	, , , ,	Dates you contributed	Value				
Pa	rt 6: List Certain Losses							
15.	Within 1 year before you filed for bankrup or gambling? ■ No □ Yes. Fill in the details.	tcy or since you filed for bankruptcy, did you lose a	anything because of theft,	fire, other disaster,				
		Describe any insurance coverage for the loss Include the amount that insurance has paid. List pendi insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost				
Pai	rt 7: List Certain Payments or Transfers							
16.	consulted about seeking bankruptcy or pr	tcy, did you or anyone else acting on your behalf preparing a bankruptcy petition? parers, or credit counseling agencies for services require		y to anyone you				
	□ No							
	Yes. Fill in the details.							
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Yo	Description and value of any property transferred	Date payment or transfer was made	Amount of payment				
	Thomas W. Drexler	\$990.00	May 2018	\$990.00				
17.	promised to help you deal with your credit Do not include any payment or transfer that you No	tcy, did you or anyone else acting on your behalf p tors or to make payments to your creditors? ou listed on line 16.	ay or transfer any propert	y to anyone who				
	Yes. Fill in the details.							
	Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment				

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include

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Page 42 of 44 Case number (if known) Document Debtor 1 Gawlinski, Kevin M gifts and transfers that you have already listed on this statement. Nο Yes. Fill in the details. Person Who Received Transfer Description and value of Describe any property or Date transfer was property transferred payments received or debts Address made paid in exchange Person's relationship to you \$100,000 October 2016 Stanley and Evelyn Gawlinski Parents acquired property at 11215-79th Street, Burr Ridge, IL on **Parents** their credit with debtor as co-titleholder, debtor uses as residence Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a **beneficiary?** (These are often called asset-protection devices.) No ☐ Yes. Fill in the details. Name of trust Description and value of the property transferred **Date Transfer was** made Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Name of Financial Institution and Last 4 digits of Type of account or Last balance before Date account was Address (Number, Street, City, State and ZIP account number instrument closed, sold, closing or transfer moved, or transferred 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Nο Yes. Fill in the details. Name of Financial Institution Who else had access to it? Describe the contents Do you still have it? Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Name of Storage Facility Who else has or had access Describe the contents Do you still have it? Address (Number, Street, City, State and ZIP Code) to it? Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

П Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)

Where is the property? (Number, Street, City, State and ZIP Describe the property

Value

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Debtor 1 Gawlinski, Kevin M

Part 10:	Give Details	About Envi	ironmontal	Information

For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations

	con	troiling the cleanup of these substances,	, wastes, or material.								
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.										
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.										
Rep	ort a	Il notices, releases, and proceedings that	t you know about, regardless of when	they	occurred.						
24.	Has	las any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?									
		No Yes. Fill in the details.									
	Name of site Address (Number, Street, City, State and ZIP Code)		Governmental unit Address (Number, Street, City, State an ZIP Code)	d	Environme know it	ntal law, if you	Date of notice				
25.	Hav	lave you notified any governmental unit of any release of hazardous material?									
		No Yes. Fill in the details.									
	Name of site Address (Number, Street, City, State and ZIP Code)		Governmental unit Address (Number, Street, City, State and ZIP Code)		Environmental law, if you know it		Date of notice				
26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.											
		No Yes. Fill in the details.									
	Case Title Case Number		Court or agency Name Address (Number, Street, City, State and ZIP Code)		ture of the case		Status of the case				
Par	t 11:	Give Details About Your Business or C	Connections to Any Business								
27.	With	nin 4 vears before vou filed for bankrupto	cv. did vou own a business or have an	v of th	he following	connections to any	ousiness?				
		Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time									
		■ A member of a limited liability company (LLC) or limited liability partnership (LLP)									
		□ A partner in a partnership									
		☐ An officer, director, or managing executive of a corporation									
	☐ An owner of at least 5% of the voting or equity securities of a corporation										
		Yes. Check all that apply above and fill in the details below for each business.									
	Business Name Address (Number, Street, City, State and ZIP Code)		Describe the nature of the business Name of accountant or bookkeeper		Employer Identification number Do not include Social Security number or ITIN. Dates business existed						
										fe Au Parc, LLC	Coffee shop
	9750 Crescent Park Cir Orland Park, IL 60462-7540		·		From-To to November 2015						

Page 44 of 44 Case number (if known) Document Debtor 1 Gawlinski, Kevin M Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. **Date Issued** Name **Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Kevin M. Gawlinski Signature of Debtor 2 Kevin M Gawlinski Signature of Debtor 1 Date July 27, 2018 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

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☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).